



# HURRICANE AND STORM CLAIMS

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# How to File a Hurricane and Storm claims

Filing a hurricane and storm insurance claim involves several key steps to ensure you get the compensation you need. Start by assessing the damage after the incident, whether it's from a storm, fire, or theft. Take photos and videos to document the extent of the damage, as this evidence will support your claim. Next, review your insurance policy to confirm that the damage is covered and understand your deductible and coverage limits. Once you've done this, promptly contact your insurance company to report the damage, as many insurers require claims to be filed within a specific timeframe. When filing the claim, provide detailed information about the event and damage, including photos, videos, and any receipts for repairs or lost items.

An adjuster will likely visit your home to assess the damage, so walk them through the affected areas to ensure nothing is overlooked. Keep track of all communication with your insurer, documenting dates, representative names, and any important details discussed. Stay proactive by regularly following up with the insurance company, as delays or requests for additional documentation can occur. Once your claim is approved, you'll receive a settlement to cover repair or replacement costs, allowing you to begin restoring your home.





# How Hurricane and Storms Insurance Works

Hurricane insurance provides coverage for high-risk areas prone to hurricanes. It protects against damages like wind, flood, and storm surge, typically not covered by standard homeowners insurance. Factors influencing insurance costs include location, home value, and chosen deductibles.



## Types of Coverage:

- **Dwelling Coverage:** Protects the structure of your home (walls, roof, etc.) if it's damaged by a covered event like a fire, storm, or vandalism.
- **Personal Property Coverage:** Covers your personal belongings (furniture, appliances, electronics) if they are damaged or stolen.
- **Liability Coverage:** Protects you if someone gets injured on your property and decides to sue for damages or medical expenses.
- **Additional Living Expenses (ALE):** Covers the costs of living elsewhere temporarily if your home is uninhabitable due to a covered disaster.

**Filing a Claim:** When your home or property is damaged or stolen, you can file a claim with your insurance company. They will assess the damage or loss and determine how much to reimburse based on your policy.

An adjuster may inspect the damage to verify your claim and estimate repair costs.

**Payouts:** Depending on your policy, your insurance will either pay for the actual cash value (the value of the damaged items minus depreciation) or the replacement cost (the amount it would take to replace or repair the damage without considering depreciation).



# What does hurricane insurance cover?

Here's a surprising fact about [hurricane insurance](#) for homeowners: In Florida, it's not a separate policy. Getting covered for hurricane damage is usually part of your insurance policy, regardless of the type of policy you have.

Standard [Florida homeowners insurance policies](#) cover windstorms, so damage caused by hurricane winds is typically included. Policies that don't cover hurricanes or wind are called x-wind policies. If you have an x-wind policy then you may have an [endorsement](#) on the policy stating that it doesn't cover wind damage.

Although standard home insurance typically covers wind damage, an additional deductible may apply if the damage is caused by a named storm. In Florida, one of 19 states with hurricane deductibles, this amount is often calculated as a percentage of your home's insured value rather than a fixed dollar amount.

# WHY HIRE DANAHY & DUNNAVANT, P.A. TO DISPUTE YOUR HURRICANE CLAIM?

Our dynamic and experienced team at Danahy & Dunnavant, P.A. realize that fixing your home or business as soon as possible after a storm is of paramount importance. Danahy & Dunnavant, P.A. is ready to help you with your storm damage claim. Our legal team will assist you in every step of the hurricane claims process. We will determine the coverage available to you under your policy, advise you on the terms and conditions you must comply with in order to preserve your right to insurance benefits and evaluate the benefits owed to you. We work to enforce the promise made by your insurance company when it sold you your policy.

While there is no way to guarantee that the insurance company is going to honor your claim, there are some things that you as a policyholder can do that will help reduce the chances that your insurance company will be able to use an excuse such as a failure to cooperate or failing to provide prompt notice in order to deny your claim.

Our lawyers have handled numerous Hurricane claims throughout Florida. While other law firms may offer services in many practice areas, our firm specializes in handling property insurance disputes.

Because we have focused on this practice area, our lawyers' extensive knowledge and experience in this area has allowed us to develop the tools to successfully resolve our client's disputed insurance claims.

If you are seeking to recover what is owed under your insurance policy for your hurricane claim, you are up against your insurance company who may have money and countless resources to back their position. With that in mind, you need lawyers who can read your policy, evaluate your damages, and where necessary, hire the appropriate experts to support your claim.

When a homeowner or business owner is dealing with the aftermath of a hurricane or windstorm loss, we know that the financial burden of hiring an Attorney can be overwhelming.

Therefore, we accept many cases on a contingency-fee basis, which means we will not charge you any fees or costs unless and until we recover policy benefits on our clients' behalf. Under certain circumstances, Florida law allows for us to seek our legal fees and costs directly from the insurance company.

It's important to regularly review your insurance policy and the company providing your coverage. As your life changes—whether through home renovations, the purchase of valuable items, or changes in family structure—your insurance needs may shift. By reviewing your policy annually, you can ensure that your coverage is still adequate and that you're not underinsured. Additionally, evaluating your insurance provider is equally crucial. Consider factors such as customer service, claim response time, and premium rates to ensure you're getting the best value and protection. Staying proactive can prevent future headaches and financial surprises.

# REGULARLY REVIEW YOUR POLICY AND COMPANY

Insurance companies may adjust their premiums, change their coverage terms, or receive customer feedback that could affect their reputation. By staying informed about your insurer's performance, you can ensure they remain a reliable partner in case of a claim. Taking time each year to evaluate both your policy and insurer can help you maintain the best possible protection and value for your investment.



## **Circumstances always change.**

Perhaps you've purchased some new high-end items or have decided to build an addition to your home. These could affect the coverage you need or even the discounts you're eligible for.



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